

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHRISTOPHER KASPER
TRISHA KASPER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-10063

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/25/2018 and confirmed on 3/21/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		82,480.70
Less Refunds to Debtor	797.98	
TOTAL AMOUNT OF PLAN FUND		81,682.72

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	3,697.11	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,697.11

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 9095	0.00	35,775.93	0.00	35,775.93
	BANK OF AMERICA NA** Acct: 9095	675.42	675.42	0.00	675.42
	PRA RECEIVABLES MANAGEMENT LLC - / Acct: 5841	16,337.98	16,337.98	1,892.23	18,230.21
	CREDIT ACCEPTANCE CORP* Acct: 3836	13,169.53	13,169.53	1,525.25	14,694.78
					69,376.34

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	CHRISTOPHER KASPER Acct:	0.00	0.00	0.00	0.00
	CHRISTOPHER KASPER Acct:	641.00	641.00	0.00	0.00
	CHRISTOPHER KASPER Acct:	156.98	156.98	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	PAUL W MCEL RATH JR ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	COLLEEN ZIEBER++ Acct: 7462	0.00	0.00	0.00	0.00
	DOMESTIC RELATIONS OBLIGATION Acct:	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	MIDLAND FUNDING LLC Acct: 4486	285.53	285.53	0.00	285.53
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 2071	2,077.92	1,015.11	0.00	1,015.11
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1214				
	ENT SPECIALISTS OF NW PA	0.00	0.00	0.00	0.00
	Acct:				
	FNB CDC++	0.00	0.00	0.00	0.00
	Acct: 9401				
	FORD MOTOR CREDIT COMPANY LLC(*)	0.00	0.00	0.00	0.00
	Acct: 1187				
	CAPITAL ONE NA**	456.81	223.16	0.00	223.16
	Acct: 4062				
	PHB EMPLOYEES FCU	0.00	0.00	0.00	0.00
	Acct: 7001				
	PHB EMPLOYEES FCU	0.00	0.00	0.00	0.00
	Acct: 6543				
	PHB EMPLOYEES FCU	0.00	0.00	0.00	0.00
	Acct: 7236				
	PHB EMPLOYEES FCU	0.00	0.00	0.00	0.00
	Acct: 7076				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	6,315.96	3,085.47	0.00	3,085.47
	Acct: 9205				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4486				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ERIE COUNTY DOMESTIC RLTS**	0.00	0.00	0.00	0.00
	Acct:				
	PA SCDU*	0.00	0.00	0.00	0.00
	Acct:				
					4,609.27

TOTAL PAID TO CREDITORS

73,985.61

TOTAL CLAIMED

PRIORITY 0.00

SECURED 30,182.93

UNSECURED 9,136.22

Date: 03/28/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
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cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHRISTOPHER KASPER

TRISHA KASPER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10063

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Christopher Kasper
Trisha Kasper
Debtors

Case No. 18-10063-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Kasper, Trisha Kasper, 121 Vine Street, Girard, PA 16417-1433
14763551	+ Colleen Zieber, 1320 West 25th Street, Erie, PA 16502-2340
14763553	+ ENT Specilist Of North Western PA, 1645 West 8th Street, Erie, PA 16505-5007
14763554	+ Erie County DRS, 140 West Sixth Street Room 6H, Erie, PA 16501-1032
14763555	+ Fnb Cons Disc Co, 2501 W 12th St, Erie, PA 16505-4527
14763558	+ PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
14763560	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	Midland Credit Management, 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271
14766566	Email/Text: ally@ebn.phinsolutions.com	Mar 29 2023 23:53:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14763547	+ Email/Text: ally@ebn.phinsolutions.com	Mar 29 2023 23:53:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14805400	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 29 2023 23:53:00	Bank Of America, N.A., Bank of America, PO Box 31785, Tampa, FL, 33631-3785
14966143	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 29 2023 23:53:00	Bank of America, N.A., PO BOX 31785, Tampa FL 33631-3785
14763548	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 29 2023 23:53:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14763549	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2023 23:52:18	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14795103	Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 00:03:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14763552	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 29 2023 23:53:00	Credit Acceptance Corporation, 25505 W 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14763556	+ Email/Text: EBNBKNOT@ford.com	Mar 29 2023 23:54:00	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
14763550	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 29 2023 23:52:36	Chase Card, P.o. Box 15298, Wilmington, DE 19850
14763557	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 29 2023 23:53:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14781737	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	MIDLAND FUNDING LLC, PO BOX 2011,

District/off: 0315-1

User: auto

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Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 27

			Warren MI 48090-2011
14763559	+ Email/Text: hmando@phbfcu.com	Mar 29 2023 23:55:00	PHB Employees FCU, 7773 West Ridge Road, Fairview, PA 16415-1075
15006052	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2023 23:52:38	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14770812	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2023 23:52:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14764509	+ Email/PDF: rmscedi@recoverycorp.com	Mar 29 2023 23:52:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14763561	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:34	SYNCB/AMAZON, PO BOX 965015, Orlando, FL 32896-5015
14763562	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:02	Syncl/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
14763563	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:04	Syncl/lowes, Po Box 956005, Orlando, FL 32896-0001
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14775293	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14999903	*	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
14775294	*+	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14775295	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14775297	*+	Colleen Zieber, 1320 West 25th Street, Erie, PA 16502-2340
14775298	*+	Credit Acceptance Corporation, 25505 W 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14775299	*+	ENT Specilist Of North Western PA, 1645 West 8th Street, Erie, PA 16505-5007
14775300	*+	Erie County DRS, 140 West Sixth Street Room 6H, Erie, PA 16501-1032
14775301	*+	Fnb Cons Disc Co, 2501 W 12th St, Erie, PA 16505-4527
14775302	*+	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
14775296	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.o. Box 15298, Wilmington, DE 19850
14775303	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14775304	*+	PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
14775305	*+	PHB Employees FCU, 7773 West Ridge Road, Fairview, PA 16415-1075
14775307	*+	SYNCB/AMAZON, PO BOX 965015, Orlando, FL 32896-5015
14775306	*+	Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14775308	*+	Syncl/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
14775309	*+	Syncl/lowes, Po Box 956005, Orlando, FL 32896-0001

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-1

User: auto

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Date Rcvd: Mar 29, 2023

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor BANK OF AMERICA N.A. jblank@pincuslaw.com
Maria Miksich	on behalf of Creditor BANK OF AMERICA N.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Joint Debtor Trisha Kasper ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Debtor Christopher Kasper ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7